



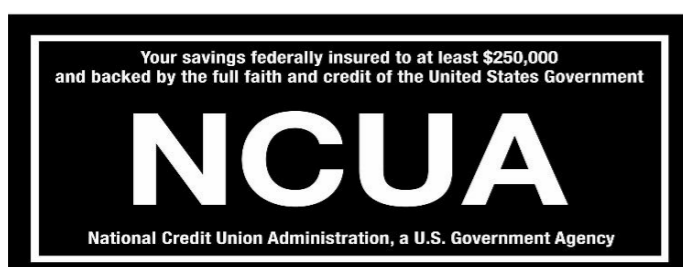
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Fee Schedule

(requires attachment of Rate Summary Page)

Pathfinder Checking Account Fees		Miscellaneous Account Fees	
Monthly Service Charge	No Charge	Account History Printout	\$2.00/Printout
Debit Card	No Charge	Account Research (Minimum of ½ hour)	\$25.00/Hour
Online Bill Pay	No Charge	Bad Address	\$5.00/Month
NSF Paid/Returned	\$25.00/Item	CARFAX Report	\$15.00/Each
Overdraft Transfer	\$2.00/Item	Cashier's Check (Waived if \$5,000+ or payable to member)	\$5.00/Item
Stop Payment (ACH or draft)	\$25.00/Item or Sequence of Items	Deposited Check Copy	\$5.00/Item
Cleared Check Copy	\$5.00/Item	Dormant Account (Charged after one year inactivity and balance of less than \$1,000)	\$5.00/Month
Temporary Checks (first book free)	\$5.00	Escheatment of Abandoned Account/Check	\$50.00/Occurrence
Debit Card/ATM Fees		Excessive Withdrawal Fee on Share (After four free per month)	\$2.00/Item
ATM Withdrawal at ATMs within Co-Op Network	No Charge	Express Mailing	\$25.00/Mailing
ATM Withdrawal at ATMs not in Co-Op Network	\$1.00/Item*	Foreign Item (Check deposit)	\$15.00/Item
Card Replacement	\$10.00/Card	Legal Process (Garnishment, Levy, etc.)	\$50.00/Incident
Expedited Card or PIN	\$75.00/Item	Lost or Stolen Cashier's Check or Money Order Replacement	\$15.00/Item
Third Party Foreign Transaction Fee	1% of tran amt	Money Order	\$2.00/Item
Wire Transfer Fees		NSF ACH Origination	\$25.00/Item
Wire Transfer (Incoming)	\$10.00/Transfer	Online Account Access	No Charge
Wire Transfer (Outgoing)	\$15.00/Transfer	Returned Deposit Item	\$10.00/Item
Wire Transfer/Western Union (Foreign)	\$75.00/Transfer	Returned Deposit Item (Drawn on own account elsewhere)	\$25.00/Item
Western Union (Domestic)	\$35.00/Transfer	Statement Copy	\$2.00/Statement
		Tax ID Mismatch	\$100.00/Incident
Loan Account Fees		Visa Credit Card Fees	
Late Payment (20% of Interest Due)	Min \$25, Max \$75	Annual Fee	None
Skip Payment	\$25.00/Each	Transaction Fee	None
Home Equity Annual Fee (Variable Rate)	\$75.00/Annually	Third Party Foreign Transaction Fee	1% of tran amt
Home Equity Fee Reimbursement (Variable Rate); Reimburse 3rd party fees if paid off within 36 mos.	Varies	Balance Transfer Fee	None
Loan Subordination	\$200.00/Loan	Late Payment Fee (After 15 days past due)	Up to \$25.00
Reconveyance Fee	\$200.00/Loan	Card Replacement Fee	\$10.00/Card
Mortgage Loan Late Payment	5% of Payment Due	Expedited Card or PIN	\$75.00/Item

Revised October 2018



* This fee for Non-CoOp ATM transactions will be refunded up to \$10/month for accounts meeting Pathfinder requirements (see other account disclosures).

†Pathfinder and business account requirements per calendar month: enrolled in eStatements, at least twelve debit and/or credit card purchases, and have at least one electronic deposit or withdrawal